



# Summary on effectiveness review of RBI BCM Program

2024

RBI has taken the following approach to determine the effectiveness of its BCM program. In the below listed order, the following specified fields of activity are checked for their effectiveness and the associated reduction of the initially estimated risk. The individual results of these assessments are evaluated in the school grading system (1-5). The reviews shall be repeated at least on an annual basis. Since RBI set itself a very high standard in this area, reviews with an initial worse rating than "good" (2) must be repeated or still lead to an overall assessment of at least "good" (2) through extended measures.

- 1) **Alerting and information sharing:** An essential point for a resilient company is communication and information sharing in the event of operational interruptions. For this purpose, the following scenarios can be differentiated within RBI:
  - **Consequence assessments** in the event of an emergency: if an operational problem becomes known, the impact in the respective divisions at the time of the problem is queried by means of a standardized questionnaire. This methodology was additionally tested in 04/2024 due to a short locally restricted network outage. The handling of the process as well as the response rate can be evaluated as very good and effective.
  - **Unavailability of locations:** if a location is not available for the use of colleagues, the following information must be distributed and/or collected:
    - o Disclosure of information about the unavailability of the location
      - To all colleagues, as well as
      - To key personnel for the
        - Request of feedback on the availability of the nominated key persons for the respective areas
        - Request of feedback on predefined colleagues to carry out and maintain time-critical operations
        - Detailed organization of the emergency operation of the respective areas

This process was checked for site 1030 in 09/2024 and the result can be evaluated as very good.

This process was checked for site 1190 in 06/2024 and the result can be evaluated as very good.

- **Blackout - Detection and information dissemination:** Since in the event of a blackout the conventional communication channels will in all probability no longer be available after a very short time, a process has been created to establish a status within the RBI Group. Information distributions, which then become necessary depending on the situation, can thus be ensured. The verification of this process was carried out in 03/2024 and the result can be evaluated as good as we managed to have a very high response rate.
- 2) **Technical requirements for unavailability of mobile devices:** in the event of a building evacuation, the protection of persons is the top priority. Colleagues are therefore encouraged to leave their workplaces in the safest and fastest way. It is not permitted to carry along notebooks or other technical equipment, as this would pose an additional risk when leaving the building via escape routes. If, for whatever reason, the building is no longer accessible to staff, alternative equipment would have to be made available within a very short time to



ensure continuous operations within the framework of an emergency operation. The demand for this equipment is determined in the Business Impact Analysis (BIA). This equipment must be checked by business- and technical departments of the company for its readiness for use. The last check took place in 09/2024 and the result can be classified as very good.

- 3) **Setting up emergency locations:** RBI currently has two locations that are available to each other as a backup solution in the event a building is unavailable for whatever reason. Therefore, if colleagues do not have the opportunity to switch to home-office, or the activity to be carried out does not allow this, an emergency operation can be set up at the alternative location. This scenario can be further subdivided:
  - a) **Device non-availability option:** Replacement devices that are kept in stock for the scenario of unavailability of mobile devices may require extended infrastructure to be used in emergency mode. These can be routers or access points for the network infrastructure, (special-) printers, additional monitors, ...
  - b) **Trader workplaces:** Since trader workplaces require much higher availability and thus also very short recovery time compared to conventional workstations, the concept of a shared operating location was chosen. This means that at both RBI locations, end-station equipment for traders is available. The workplaces are also used in day-to-day operations to guarantee general availability as well as to ensure that the required software is always implemented. Therefore, if a business location fails, they can either continue working from home without being affected or set up emergency operation at the alternative location within an hour. The verification of the establishment of this emergency operation took place by two tests in 09/2024. Both tests can be assessed as good.
- 4) **Review of business processes:** Verification of the functionality of the operational execution of time-critical business processes can be divided into two subgroups:
  - a. **Review of remote-capable processes:** Due to the COVID19 pandemic, the possibilities of location-independent execution of business processes (e.g. via home-office) have been significantly expanded. This made it possible to make up to 95% of all business processes available to all RBI customers in full quality and quantity, regardless of location. Since this type of work has been adopted into normal operation, there is no need to test any further measures of operational feasibility, as errors and problems would be discovered during day-to-day operations.
  - b. **Review of non-remote-capable processes:** Some business processes cannot be carried out regardless of location due to their activities or the resources they require. These processes are identified in the Business Impact Analysis (BIA). Furthermore, the location-independent limiting factors are identified and documented. To be able to ensure the operational feasibility of these processes at an emergency location, this would be checked in a BCM test. Last checks took place in 09/2024 and the result can be classified as partially good as only minor deficiencies were recorded. For those deficiencies, an investigation on the root-cause was performed and retests have proved that the test results can be evaluated as very good.
- 5) **Determination of IT resilience:** The resilience review of RBI's IT landscape can be carried out separately from the above-mentioned reviews. This is due to the fact that no IT operations are carried out at RBI's sites. The IT resilience checks are carried out in the form of its own

failover tests, capacity tests as well as restore- and system-recovery-tests. Since these tests have to be spread over the entire year due to their number, the most extensive tests were carried out on the weekends in 04/2024 and the result can be classified as very good.

6) **Special scenarios:** in the course of risk identification, tactical and/or strategic contingency plans or procedures have been designed for the following scenarios. This is to ensure that processes and measures have been defined to minimise the initial risk that could arise from the respective scenario in advance. These plans include:

- **Tactical Plans:**

- **Pandemic/epidemic:** driven by the COVID19 pandemic, this scenario response plan has been significantly expanded. To keep it up-to-date and to be able to react promptly to new findings in dealing with pandemics/epidemics, the plan itself is reviewed at least annually by means of a document walk-through with the involvement of all relevant stakeholders. This review was performed in 06/2024 and can be evaluated as very good.

- **Strategic Plans:**

- **Crisis management:** RBI's crisis management process has been defined following the international standard ISO22361:2022. To consolidate the knowledge of the methodology to be applied among all relevant stakeholders as well as to train the implementation of this process, a scenario training was carried out in 01/2024 as part of the ECB stress test, where a crisis for RBI was simulated assuming a cyber-attack. The result of this training can be considered as good. Furthermore, an externally moderated crisis training was carried out in 06/2024 to obtain an independent third-party opinion on the effectiveness as well as efficiency of the defined processes and procedures. This review was rated as very good.